



October 30, 2012

66680 0000798

RE: Nationstar Mortgage LLC Loan Number: 0600731608

TIMOTHY L KELLY
185 HARTWOOD RD
FREDERICKSBURG VA 22406-4201

Dear TIMOTHY L KELLY

Welcome to Nationstar Mortgage!

We look forward to servicing your loan on behalf of FREDDIE MAC.

- Your total debt as of 10/15/12 is \$202,197.64. This amount includes your outstanding Unpaid Principal Balance of \$186,825.96, \$9,865.74 in interest, \$1,334.92 from Fees, and \$40.00 from expenses paid on your behalf. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. For further information, write the undersigned or call 1-866-316-2432.
- This creditor to whom the debt is owed is FREDDIE MAC, but the debt is being serviced by Nationstar.
- Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days after receipt of this notice, the debt will be assumed to be valid by Nationstar.
- If you notify Nationstar in writing within this thirty (30) day period that the debt, or any portion thereof, is disputed, Nationstar will obtain verification of the debt and a copy of such verification will be mailed to you.
- Upon your written request within the thirty (30) day period, Nationstar will provide you with name and address of the original creditor, if different from the current creditor.

We welcome you to Nationstar Mortgage and look forward to being your mortgage servicer.

Mail written disputes to:
Nationstar Mortgage LLC
Attn: Research Department
350 Highland Drive
Lewisville, TX 75067

For Customer Service Inquiries, call toll free at 1-866-316-2432.

Sincerely,

Nationstar Mortgage LLC

PLEASE NOTE: If you are a customer in a bankruptcy or if you have received a bankruptcy discharge of this debt, please be advised that this letter constitutes neither a demand for payment of the captioned debt nor a notice of personal liability to any recipient hereof who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

This is an attempt to collect a debt and any information obtained will be used for that purpose.